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CONGRESS OF THE UNITED STATES  
HOUSE OF REPRESENTATIVES

CHIEF DEPUTY WHIP

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PROGRESSIVE CAUCUS

FINANCIAL SERVICES COMMITTEE  
SUBCOMMITTEE ON  
OVERSIGHT AND INVESTIGATIONS  
SUBCOMMITTEE ON CAPITAL MARKETS AND  
GOVERNMENT SPONSORED ENTERPRISES  
SUBCOMMITTEE ON  
HOUSING AND INSURANCE

March 16, 2018

The Honorable Jeb Hensarling  
Chairman  
Financial Services Committee  
Washington, D.C. 20515

Dear Chairman Hensarling:

We write to ask you to call Housing and Urban Development (“HUD”) Secretary Ben Carson before the Financial Services Committee for a hearing on discrimination in the housing market. A recent analysis of 31 million mortgage records by the Center for Investigative Reporting suggests that in 61 major American cities, African American and Latino borrowers are denied conventional mortgage loans at higher rates than their white counterparts.<sup>1</sup> This is unacceptable.

The Financial Services Committee has oversight jurisdiction over the Department of Housing and Urban Development, one of the key agencies charged with monitoring and enforcing the Fair Housing Act of 1968, which protects Americans from landlord or seller discrimination on the basis of “race, color, religion, sex, familial status, or national origin.”<sup>2</sup> As members of the committee it is our duty to examine the findings of this new study, determine whether our federal regulators, including Secretary Carson, have fallen down on the job, and, if so, hold them accountable.

As head of HUD, Secretary Carson should come before the committee and describe what his agency is doing to combat the practice of redlining and enforce the Fair Housing Act. Given recent reports that Secretary Carson has proposed removing the clause “build...communities free from discrimination” from HUD’s mission statement, the Committee should also assess whether Secretary Carson disagrees with the HUD Secretary’s statutory obligations under the Fair Housing Act.<sup>3</sup>

<sup>1</sup> <https://www.revealnews.org/article/for-people-of-color-banks-are-shutting-the-door-to-homeownership/>

<sup>2</sup> The Fair Housing Act of 1968 (FHA) (42 U.S.C.A. §§ 3601-3631) and  
[https://www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/online-complaint](https://www.hud.gov/program_offices/fair_housing_equal_opp/online-complaint)

<sup>3</sup> <https://www.vox.com/identities/2018/3/8/17093136/ben-carson-hud-mission-statement-housing-discrimination>

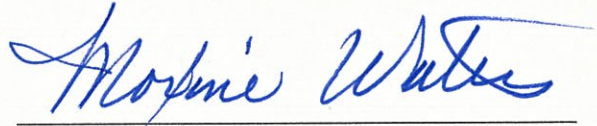
Ensuring that creditworthy African Americans and Latinos can secure fair, well-priced home loans is critical to alleviating the racial wealth gap in the United States.<sup>4</sup> But it is also the law.

We urge you to immediately schedule a full committee hearing with Secretary Carson so that members of this committee, and the American public, can determine whether HUD is enforcing the law to ensure that our housing market works for everyone.

Sincerely,

A handwritten signature in blue ink, reading "Keith Ellison", written over a horizontal line.

Keith Ellison  
Member of Congress

A handwritten signature in blue ink, reading "Maxine Waters", written over a horizontal line.

Maxine Waters  
Member of Congress

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<sup>4</sup> <https://www.bloomberg.com/view/articles/2017-02-27/home-equity-and-the-white-black-wealth-gap>